

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Marie-Ann Greenberg, MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee
IN RE: ESTATE OF GAUDIA E SPENCE ROWAN BOWEN



Order Filed on July 9, 2025
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Chapter 13 Case No.: 19-19601 SLM

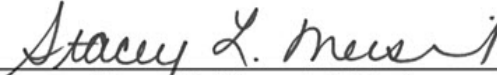
HEARING DATE: 07/09/2025

Judge: STACEY L. MEISEL

ORDER DISMISSING PETITION

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

DATED: July 9, 2025


Honorable Stacy L. Meisel
United States Bankruptcy Judge

Case No.: 19-19601

Caption of Order: ORDER DISMISSING PETITION

THIS MATTER having come before the Court on the Chapter 13 Standing Trustee's Motion for Dismissal of the Debtor(s)' Chapter 13 Petition on, and the Court having been satisfied that proper service and notice was effectuated on the Debtor(s) and Debtor(s) counsel, and the Court having considered the Chapter 13 Standing Trustee's report, by reasons set forth in the certification and good and sufficient cause appearing therefrom for the entry of this Order, it is:

ORDERED AND DIRECTED, that the Debtor(s) Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder are hereby dismissed without prejudice; and it is further

Pursuant to 11 U.S.C. Sec. 349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

In re:
Gaudia E Spence
Rowan Bowen
Debtors

Case No. 19-19601-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Jul 09, 2025

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Gaudia E Spence, Rowan Bowen, 7 Whitman Avenue, East Orange, NJ 07017-5017

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James F. Vislosky, Jr.	on behalf of Joint Debtor Rowan Bowen jamesvesq@outlook.com jvislosky@cutolobarros.com
Jonathan Kohn	on behalf of Joint Debtor Rowan Bowen lawyers@rrkklaw.com lawyers@rrkklaw.com
Jonathan Kohn	on behalf of Debtor Gaudia E Spence lawyers@rrkklaw.com lawyers@rrkklaw.com
Kevin Gordon McDonald	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com

District/off: 0312-2

User: admin

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Date Rcvd: Jul 09, 2025

Form ID: pdf903

Total Noticed: 1

mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Robert P. Saltzman

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10